

**Information to identify the case:**

Debtor 1	<b>Tonya M Agosto</b>	Social Security number or ITIN	xxx-xx-0383
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>17-19983-JKS</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Tonya M Agosto  
aka Tonya M Darby, aka Tonya M  
Darby-Agosto

10/12/22

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Tonya M Agosto  
Debtor

Case No. 17-19983-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 12, 2022

User: admin  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 75

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2022:

Recip ID	Recipient Name and Address
db	+ Tonya M Agosto, 214 Laurel Avenue, Maplewood, NJ 07040-1914
cr	+ Credit Union of New Jersey, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave., Tinton Falls, NJ 07724-3001
cr	+ Specialized Loan Servicing LLC, P.O. Box 340514, Tampa, FL 33694-0514
516826788	+ ACS Education Services, PO Box 7057, Utica, NY 13504-7057
516826789	+ ACS/ College Loan Corporation, 501 Beecker Street, Utica, NY 13501-2401
516826830	+ PNC Bank, PO Box 8832, Wilmington, DE 19899-8832
516826829	PNC Bank, PO Box 15397, Wilmington, DE 19886-5397
516826831	PNC Bank, PO Box 4700, Wilkes Barre, PA 18773-4700
516826826	+ Parker McCay, 9000 Midlantic Drive, Suite 300, Mount Laurel, NJ 08054-1539
516826827	+ Parker McCay, P.A., 9000 Midlantic Drive, Suite 300, Mount Laurel, NJ 08054-1539
516826828	+ Parker McCay, P.A. ESQ, 3840 Quakerbridge Road, Suite 200, Hamilton, NJ 08619-1003
516826839	+ Specialized Loan Servicing, LLC, PO Box 105219, Atlanta, GA 30348-5219
516826847	+ Tsys Total Debt Management, Inc., PO Box 6700, Norcross, GA 30091-6700
516826849	+ US Department of Education, National Payment Center, PO Box 4169, Greenville, TX 75403-4169
516826852	+ US Department of Education, National Payment Center, PO Box 4142, Greenville, TX 75403-4142

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 12 2022 21:22:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 12 2022 21:22:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Oct 13 2022 01:08:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
516826820	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 12 2022 21:23:00	Honda, National Service Center, PO Box 165378, Irving, TX 75016
516826819	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 12 2022 21:23:00	Honda, PO Box 65507, Wilmington, DE 19808
516826790	+ EDI: BANKAMER.COM	Oct 13 2022 01:08:00	BAC Home Loan Servicing, PO Box 650070, Dallas, TX 75265-0070
516826793	+ EDI: BANKAMER2.COM	Oct 13 2022 01:08:00	Bank of America, PO Box 9000, Getzville, NY 14068-9000
516826791	+ EDI: BANKAMER.COM	Oct 13 2022 01:08:00	Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
516826792	+ EDI: BANKAMER2.COM	Oct 13 2022 01:08:00	Bank of America, PO Box 17645, Baltimore, MD 21297-1645
516826794	EDI: CAPITALONE.COM	Oct 13 2022 01:08:00	Capital One, 15000 Capital One Drive, Richmond,

District/off: 0312-2

User: admin

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			VA 23238
516826797	EDI: CAPITALONE.COM	Oct 13 2022 01:08:00	Capital One, PO Box 85015, Richmond, VA 23285-5015
516826800	EDI: CAPITALONE.COM	Oct 13 2022 01:08:00	Capital One Bank, 15000 Capital One Drive, Richmond, VA 23238
516826814	Email/Text: bankruptcy@cunj.org	Oct 12 2022 21:22:00	Credit Union Of NJ, 7 Dunmore Avenue, Ewing, NJ 08618
516826815	Email/Text: bankruptcy@cunj.org	Oct 12 2022 21:22:00	Credit Union Of NJ, P0 Box 7921, Ewing, NJ 08628
516922180	Email/Text: bankruptcy@cunj.org	Oct 12 2022 21:22:00	Credit Union of New Jersey, Attn: Risk Mitigation Dept., P.O. Box 7921, Ewing, NJ 08628
516826813	Email/Text: bankruptcy@cunj.org	Oct 12 2022 21:22:00	Credit Union of New Jersey, PO Box 7921, Trenton, NJ 08628
516826799	+ EDI: CAPITALONE.COM	Oct 13 2022 01:08:00	Capital One, 1957 Westmoreland Rd., Richmond, VA 23276-0001
516826796	+ EDI: CAPITALONE.COM	Oct 13 2022 01:08:00	Capital One, PO Box 85617, Richmond, VA 23285-5617
516826798	+ EDI: CAPITALONE.COM	Oct 13 2022 01:08:00	Capital One, PO Box 85147, Richmond, VA 23276-0001
516826803	+ EDI: CAPITALONE.COM	Oct 13 2022 01:08:00	Capital One Bank, P0 Box 70884, Charlotte, NC 28272-0884
516826805	+ EDI: CAPITALONE.COM	Oct 13 2022 01:08:00	Capital One Bank ( USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516826807	+ EDI: WFNNB.COM	Oct 13 2022 01:08:00	Comenity Bank, Attention: Bankruptcy, P0 Box 182686, Columbus, OH 43218-2686
516826806	+ EDI: WFNNB.COM	Oct 13 2022 01:08:00	Comenity Bank, P0 Box 182789, Columbus, OH 43218-2789
516826809	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 12 2022 21:27:23	Credit One Bank, P0 Box 80015, Los Angeles, CA 90080-0015
516826810	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 12 2022 21:27:21	Credit One Bank, PO Box 60500, City Of Industry, CA 91716-0500
516826811	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 12 2022 21:28:09	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
516826812	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 12 2022 21:27:23	Credit One Bank Na, P0 Box 98875, Las Vegas, NV 89193-8875
516826817	+ EDI: AMINFOFP.COM	Oct 13 2022 01:08:00	First Premier Bank, PO Box 5114, Sioux Falls, SD 57117-5114
516826816	+ EDI: AMINFOFP.COM	Oct 13 2022 01:08:00	First Premier Bank, 3820 N Louise Avenue, Sioux Falls, SD 57107-0145
517060488	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 12 2022 21:22:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516826822	+ EDI: NAVIENTFKASMDOE.COM	Oct 13 2022 01:08:00	Navient, P0 Box 9635, Wilkes Barre, PA 18773-9635
516995464	EDI: NAVIENTFKASMDOE.COM	Oct 13 2022 01:08:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
516826825	+ Email/Text: electronicbkydocs@nelnet.net	Oct 12 2022 21:22:00	Nelnet Loans, 6420 Southpoint Parkway, Jacksonville, FL 32216-0946
516826832	Email/Text: Bankruptcy.Notices@pnc.com	Oct 12 2022 21:22:00	PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222
516826833	Email/Text: Bankruptcy.Notices@pnc.com		

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		Oct 12 2022 21:22:00	Pnc Bank, N.a., 1 Financial Parkway, Kalamazoo, MI 49009
517079883	EDI: PRA.COM		
		Oct 13 2022 01:08:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516965553	EDI: Q3G.COM		
		Oct 13 2022 01:08:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516826836	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Oct 12 2022 21:22:00	SLS, 8742 Lucent Boulevard, Suite 300, Littleton, CO 80129-2386
516826834	+ EDI: NAVIENTFKASMSERV.COM		
		Oct 13 2022 01:08:00	Sallie Mae Bankruptcy, 220 Lasley Avenue, Wilkes Barre, PA 18706-1430
516826835	EDI: NAVIENTFKASMSERV.COM		
		Oct 13 2022 01:08:00	Sallie Mae Servicing, PO Box 4600, Wilkes Barre, PA 18773
516826837	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Oct 12 2022 21:22:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
516826840	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Oct 12 2022 21:22:00	Specialized Loan Servicing, LLC, PO Box 636005, Littleton, CO 80163-6005
516826843	+ EDI: RMSC.COM		
		Oct 13 2022 01:08:00	Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927
516826842	+ EDI: RMSC.COM		
		Oct 13 2022 01:08:00	Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005
516826845	+ EDI: RMSC.COM		
		Oct 13 2022 01:08:00	Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
516826844	+ EDI: RMSC.COM		
		Oct 13 2022 01:08:00	Synchrony Bank, PO Box 965013, Orlando, FL 32896-5013
516826846	+ EDI: RMSC.COM		
		Oct 13 2022 01:08:00	Synchrony Bank, PO Box 965015, Orlando, FL 32896-5015
516828345	+ EDI: RMSC.COM		
		Oct 13 2022 01:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516905186	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Oct 12 2022 21:22:00	The Bank of NY Mellon, Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
519195078	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Oct 12 2022 21:22:00	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
516826848	+ Email/Text: EDBKNotices@ecmc.org		
		Oct 12 2022 21:21:00	US Department of Education, PO Box 5609, Greenville, TX 75403-5609
516826850	+ Email/Text: edbknotices@ecmc.org		
		Oct 12 2022 21:22:00	US Department of Education, PO Box 530260, Atlanta, GA 30353-0260
516944889	+ EDI: AIS.COM		
		Oct 13 2022 01:08:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516826854	+ EDI: WFNNB.COM		
		Oct 13 2022 01:08:00	Victoria Secrets, PO Box 659728, San Antonio, TX 78265-9728
516826853	EDI: WFNNB.COM		
		Oct 13 2022 01:08:00	Victoria Secrets, PO Box 182128, Columbus, OH 43218-2128
516826855	+ EDI: WFFC.COM		
		Oct 13 2022 01:08:00	Wells Fargo, PO Box 84712, Sioux Falls, SD 57118-4712
516826856	EDI: WFFC2		
		Oct 13 2022 01:08:00	Wells Fargo Card Services, PO Box 10347, Des Moines, IA 50306-0347
516826857	+ EDI: WFFC.COM		

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		Oct 13 2022 01:08:00	Wells Fargo EFS, P0 Box 84712, Sioux Falls, SD 57118-4712
516826859	+ EDI: WFFC.COM	Oct 13 2022 01:08:00	Wells Fargo Financial, PO Box 98784, Las Vegas, NV 89193-8784
516826858	+ EDI: WFFC.COM	Oct 13 2022 01:08:00	Wells Fargo Financial, PO Box 5943, Sioux Falls, SD 57117-5943

TOTAL: 60

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516857587		William Agosto
516826821	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, Honda Financial, 201 Little Falls Drive, Wilmington, DE 19808
516826795	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Drive, Richmond, VA 23238
516826801	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank, 15000 Capital One Drive, Richmond, VA 23238
516826802	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank, 15000 Capital One Drive, Richmond, VA 23238
516826804	*+	Capital One Bank, PO Box 70884, Charlotte, NC 28272-0884
516826808	*+	Comenity Bank, Attention: Bankruptcy, P0 Box 182686, Columbus, OH 43218-2686
516826818	*+	First Premier Bank, 3820 N Louise Avenue, Sioux Falls, SD 57107-0145
516826823	*+	Navient, P0 Box 9635, Wilkes Barre, PA 18773-9635
516826824	*+	Navient Inc., P0 Box 9635, Wilkes Barre, PA 18773-9635
516826838	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
516826841	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
516826851	*+	US Department of Education, National Payment Center, PO Box 4169, Greenville, TX 75403-4169

TOTAL: 1 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2022 at the address(es) listed below:

Name	Email Address
Allison J. Kiffin	on behalf of Creditor Credit Union of New Jersey collections@peterliska.com
Denise E. Carlson	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-4 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com

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Herbert B. Raymond

on behalf of Debtor Tonya M Agosto herbertraymond@gmail.com  
raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.ra  
ymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com

Marie-Ann Greenberg

magecf@magtrustee.com

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7